

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-25230-JKS  
Chapter: 11  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Divya R. Patel  
270 East Clinton Avenue  
Tenafly, NJ 07670

Social Security No.:  
xxx-xx-9503

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON DISMISSAL OF CASE**

Notice is hereby given that:

- ☒ A Motion to Dismiss has been filed by David L. Stevens on behalf of Divya R. Patel.
- ☐ An Order to Show Cause Why the Case Should Not be Dismissed concerning the issue highlighted below has been entered by the Court.
- ☐ The debtor has not complied with the credit counseling requirements of the Bankruptcy Code.
  - ☐ The debtor is a corporation and has filed under Chapter 13 of the Bankruptcy code.
  - ☐ The corporate debtor is self-represented.
  - ☐ Other: .

A hearing to determine if there is cause for dismissal will be held by the Honorable John K. Sherwood on,

Date: 3/12/19

Time: 10:00 AM

Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

Dated: February 13, 2019

JAN: zlh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Divya R. Patel  
 Debtor

Case No. 17-25230-JKS  
 Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 170

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Feb 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2019.

db	+Divya R. Patel, 270 East Clinton Avenue, Tenafly, NJ 07670-2316
aty	+Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, 1599 Hamburg Turnpike, PO Box 2031, Wayne, NJ 07470, 9 07474-2031
acc	+Nitin Bulsara, 9 Judy Resnik Drive, Randolph, NJ 07869-2961
516968431	+Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
516968433	+Chase Card, Po Box 15298, Wilmington, DE 19850-5298
516968434	+Citi, Pob 6241, Sioux Falls, SD 57117-6241
516968436	+++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101)
516968437	+KML Law Group, P.C., 701 Market St. #5000, Philadelphia, PA 19106-1541
516968438	+Municipality of Tenafly, 100 Riveredge Road, Tenafly, NJ 07670-1962

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: cio.bncmail@irs.gov Feb 14 2019 00:45:19 Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2019 00:46:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 14 2019 00:46:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517217803	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 14 2019 00:47:02 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
516968432	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 14 2019 00:55:23 Capital One, 15000 Capital One Dr, Richmond, VA 23238
517057144	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 14 2019 00:56:51 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517102929	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 14 2019 00:45:56 Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
516983007	E-mail/Text: mrdiscen@discover.com Feb 14 2019 00:44:50 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516968435	+E-mail/Text: mrdiscen@discover.com Feb 14 2019 00:44:50 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
517196120	E-mail/Text: bnc-quantum@quantum3group.com Feb 14 2019 00:46:10 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516968439	+E-mail/PDF: gecsedirecoverycorp.com Feb 14 2019 00:55:15 Synch/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
517118226	+E-mail/PDF: gecsedirecoverycorp.com Feb 14 2019 00:55:15 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517330111*	+Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
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TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 15, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 170

Page 2 of 2  
Total Noticed: 21

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2019 at the address(es) listed below:

David L. Stevens on behalf of Accountant Nitin Bulsara dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com  
David L. Stevens on behalf of Debtor Divya R. Patel dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2006-9T1) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Fran B. Steele on behalf of U.S. Trustee U.S. Trustee Fran.B.Steele@usdoj.gov  
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2006-9T1) nj-ecfmail@mw-law.com, nj-ecfmail@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2006-9T1) rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7